

UNITED LABOR BANK FSB

	CPP Disbursement Date 12/29/2009	Cert 33114	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$348	\$345	-1.1%		
Loans	\$210	\$227	8.1%		
Construction & development	\$7	\$8	23.0%		
Closed-end 1-4 family residential	\$26	\$22	-15.5%		
Home equity	\$0	\$0			
Credit card	\$0	\$0	-100.0%		
Other consumer	\$1	\$1	-17.1%		
Commercial & Industrial	\$13	\$28	111.1%		
Commercial real estate	\$94	\$107	13.8%		
Unused commitments	\$18	\$7	-63.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$11	-23.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$23	\$19	-15.1%		
Cash & balances due	\$86	\$67	-22.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$315	\$311	-1.1%		
Deposits	\$308	\$305	-1.1%		
Total other borrowings	\$3	\$3	-1.5%		
FHLB advances	\$3	\$3	-1.5%		
Equity					
Equity capital at quarter end	\$34	\$33	-0.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	9.5%	--		
Tier 1 risk based capital ratio	15.8%	14.4%	--		
Total risk based capital ratio	17.1%	15.6%	--		
Return on equity ¹	6.5%	24.3%	--		
Return on assets ¹	0.6%	2.3%	--		
Net interest margin ¹	4.0%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	191.2%	839.4%	--		
Loss provision to net charge-offs (qtr)	136.3%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.5%	0.4%	0.1%	0.0%	--
Closed-end 1-4 family residential	0.1%	0.3%	0.1%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.7%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.8%	0.0%	0.0%	--
Commercial real estate	1.1%	0.0%	0.2%	0.0%	--
Total loans	0.8%	0.1%	0.1%	0.0%	